Ways to transfer or add to your savings account

If, for example, you have a savings goal of $1,500 for a new car, travel plans, or home improvements. Here's how you can combine these features to transfer or add funds to your savings account:

Savings feature	In 1 month you could save	In 1 year you could save
Keep the Change®[1] • With our Keep the Change savings program, everyday purchases made with your eligible Bank of America debit card may automatically add to your savings • We'll round up your purchases to the nearest dollar amount, then transfer the difference from your checking to the enrolled savings account	**$16.21**	**$194.52**
Automatic transfer • Move money easily from your checking to your savings account, in the amount and at the frequency you choose • Establishing an automatic transfer is a good step toward growing the balance in your car down payment or emergency fund	**$25.00**	**$300.00**
Split Direct Deposit • Set up direct deposit and have your paycheck or other recurring deposits sent right to your savings account, or split your deposit between checking and savings	**$100.00**	**$1,200.00**
BankAmeriDeals®[2] • Move money easily from your checking to your savings account, in the amount and at the frequency you choose • Establishing an automatic transfer is a good step toward growing the balance in your car down payment or emergency fund	**$4.21**	**$50.52**
Total savings	**1 month: $145.42**	**1 year: $1,745.04**

Note: These amounts are based on hypothetical use of these features. The amount of your savings may be higher or lower based on which products and features you use.

[1] Upon enrollment, we will round up your Mastercard® or Visa® debit card purchases to the nearest dollar and transfer the difference from your checking account to the enrolled savings account. It is your responsibility to maintain your ownership of the checking and savings accounts enrolled in Keep the Change. At our discretion, we may cancel or modify the Keep the Change service at any time for any reason. Keep the Change is not available for Small Business debit cards.

[2] You must be enrolled in Online Banking or Mobile Banking to participate in the BankAmeriDeals® program and have either an eligible Bank of America® debit or credit card or Merrill credit card. Earned cash back will be credited into an eligible consumer deposit or credit account within 30 days following redemption. Data connection required. Wireless carrier fees may apply. For SafeBalance Banking® for Family Banking accounts, the parent owner can participate in BankAmeriDeals but their child using the account cannot.

[3] Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

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